

<i>SERFF Tracking Number:</i>	<i>CMBD-127639996</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>49837</i>
<i>Company Tracking Number:</i>	<i>162221-AR INT</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.001 Critical Illness</i>
<i>Product Name:</i>	<i>Internet Application for Policy, Form No. 16521</i>		
<i>Project Name/Number:</i>	<i>Internet Application for Policy, Form No. 16521/162221-AR INT</i>		

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Internet Application for Policy, SERFF Tr Num: CMBD-127639996 State: Arkansas
Form No. 16521

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed-Accepted State Tr Num: 49837
- Limited Benefit For Informational Purposes

Sub-TOI: H07I.001 Critical Illness Co Tr Num: 162221-AR INT State Status: Filed-Closed

Filing Type: Form	Author: Debra Canchola	Reviewer(s): Rosalind Minor
	Date Submitted: 09/21/2011	Disposition Date: 09/27/2011
		Disposition Status: Accepted For Informational Purposes
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Internet Application for Policy, Form No. 16521

Project Number: 162221-AR INT

Requested Filing Mode: Informational

Status of Filing in Domicile: Pending

Date Approved in Domicile: 09/09/2011

Domicile Status Comments: A similar form has been filed in our domicile state, Illinois, and is currently pending.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 09/27/2011

State Status Changed: 09/27/2011

Deemer Date:

Created By: Debra Canchola

Submitted By: Debra Canchola

Corresponding Filing Tracking Number:

Filing Description:

This is an informational filing with no forms being replaced. This filing is to inform your department that we are expanding our marketing capabilities to include taking an electronically submitted application (via the internet).

The policy forms and applications affected are listed below. We have, for your reference, included the approval date and SERFF or State Tracking Number.

SERFF Tracking Number: CMBD-127639996 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 49837
Company Tracking Number: 162221-AR INT
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
Limited Benefit

Product Name: Internet Application for Policy, Form No. 16521
Project Name/Number: Internet Application for Policy, Form No. 16521/162221-AR INT

16521-AR - Specified Critical Condition Policy - Previously Approved (2/27/2002)
162221-AR - Application for a Specified Critical Condition - Previously Approved (4/30/2002)

The only difference from the paper copy application versus the electronic application is that the Agent disclosure section is not being included. No other changes were made to the approved application or previously noted marketing venues.

The application will be used by our Worksite Solutions Division, direct response or taken electronically via the Internet. We certify that we will comply with your state statutes regarding electronic signatures.

We appreciate your time in reviewing this filing. Please call me at our toll free number or email me if you have questions or need additional information.

Company and Contact

Filing Contact Information

Debra Canchola, Policy Analyst Debra.Canchola@combined.com
1000 Milwaukee Avenue 847-953-1527 [Phone]
Glenview, IL 60025 847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois
1000 Milwaukee Avenue Group Code: 626 Company Type:
Glenview, IL 60025 Group Name: State ID Number:
(847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$0.00	09/21/2011	

SERFF Tracking Number:	CMBD-127639996	State:	Arkansas
Filing Company:	Combined Insurance Company of America	State Tracking Number:	49837
Company Tracking Number:	162221-AR INT		
TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.001 Critical Illness
Product Name:	Internet Application for Policy, Form No. 16521		
Project Name/Number:	Internet Application for Policy, Form No. 16521/162221-AR INT		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Rosalind Minor Informational Purposes		09/27/2011	09/27/2011

SERFF Tracking Number: CMBD-127639996 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 49837
Company Tracking Number: 162221-AR INT
TOI: H071 Individual Health - Specified Disease - *Sub-TOI:* H071.001 Critical Illness
Limited Benefit
Product Name: Internet Application for Policy, Form No. 16521
Project Name/Number: Internet Application for Policy, Form No. 16521/162221-AR INT

Disposition

Disposition Date: 09/27/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	CMBD-127639996	State:	Arkansas
Filing Company:	Combined Insurance Company of America	State Tracking Number:	49837
Company Tracking Number:	162221-AR INT		
TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.001 Critical Illness
Product Name:	Internet Application for Policy, Form No. 16521		
Project Name/Number:	Internet Application for Policy, Form No. 16521/162221-AR INT		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes

SERFF Tracking Number: CMBD-127639996 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 49837
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TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness
Limited Benefit
Product Name: Internet Application for Policy, Form No. 16521
Project Name/Number: Internet Application for Policy, Form No. 16521/162221-AR INT

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Accepted for Informational Purposes	09/27/2011
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Accepted for Informational Purposes	09/27/2011
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Accepted for Informational Purposes	09/27/2011
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Accepted for Informational Purposes	09/27/2011
Bypass Reason:	Not applicable to this filing.		
Comments:			